Rep. Braley's bill would require health insurers and the government to write healthcare documents in simple, easy-to-understand language.

June 25, 2009

Washington, DC - Rep. Bruce Braley (D-Iowa) today introduced the *Plain Language in Health Insurance Act* , a bill that would require the federal government and private health insurers to write all new healthcare documents in plain, easy-to-understand language.

Under the bill, any publicly distributed document issued by health insurance providers-including private insurers, Medicare, Medicaid, and any public health insurance provider created by Congress-would have to be written in plain language. Documents like drug formularies, explanations of benefits, benefit description documents, pamphlets, brochures, or letters to enrollees would be covered under the bill.

"Anyone who's ever tried to decipher a Medicare prescription drug formulary or shop for health insurance by comparing benefits brochures knows how frustrating interpreting those documents can be," Braley said. "You shouldn't have to be a doctor to be able to understand the forms your health insurer sends you. Writing health insurance documents in plain, easy-to-understand language will allow Americans to make smarter choices about their health insurance and will help lower healthcare costs for everyone.

Better still, this is a common-sense change that can be implemented at low cost."

In 2007, Braley introduced similar legislation, the *Plain Language Act*, to require government agencies to write all forms, documents, and letters in plain language.

The US House passed the bill in 2008 but the Senate never took action.

Documents written in plain language have resulted in significant cost savings for organizations implementing the changes.   In England, redesigning a customs form using plain language reduced the error rate from 55 percent to 3 percent, saving about $45,000 per year.   The redesign cost $3,500.

Documents covered by the *Plain Language in Health Insurance Act* would have to be written in   a "clear, concise, well-organized" manner that follows the best practices of plain language writing.

The Federal Plain Language Guidelines provide an outline for these best practices. According to the guidelines, plain language documents should, for example:

- Use   short, simple words
- Use   "you" and other pronouns to speak directly to readers
- Use   short sentences and paragraphs
- Avoid   legal, foreign, and technical jargon
- Avoid   double negatives

For a full description of the Federal Plain Language Guidelines, see http://www.plainlanguage.gov   .

The full text of the Plain Language in Health Insurance Act is attached.

Examples of Plain Language in Use: Before and After

Here are two before-and-after examples of how plain language was applied to federal documents to make them easier to understand. For more examples, see http://www.plainlanguage.gov   .

Example #1: Medicare Fraud Letter (click link)

http://www.plainlanguage.gov/examples/before_after/medicarefraudltr.cfm

Example #2: FDA drug warning label (click link)

http://www.plainlanguage.gov/examples/before_after/overctrdrug.pdf